

Introduction to Commercial Liability (1)

Title: Introduction to Commercial Liability (1)

Educational Objective: The objective of the lecture is to understand and analyse the general needs of insurance of companies specialising in transport and marine activities. This lecture could be completed by the Introduction to Commercial Liability (2) in respect of Motor Liability

Target skills: Understanding the insurance issues in French transport market and rules of the French Civil Liability.

Target audience: This lecture is intended for brokers, underwriters, claims handlers and specialised accountants who wish to understand and or help their client on the entire risk of the company in respect of marine and non-marine transport.

Prerequisite skills: A general understanding and knowledge of marine and non-marine transport insurance.

Technical teaching resources: The lecture will consist of PowerPoint presentations with live commentary and analyses of market figures. Risk analysis based on concrete examples. Analysis of standard policy wordings and market slips policy

Final Evaluation: The trainees will be asked to write a short report following their completion of the evaluation document. A list of signatures of the trainees and a certificate of attendance will be issued together with a short report from the convenor summarising the day.

Evaluation Document: Multiple-choice questions (MCQ)

Duration: 1 day / 9 hours

Course content:

1. The general principle of Civil Responsibility
 - 1.1. Contractual and quasi-criminal liability
 - 1.1.1. Contractual liability
 - 1.1.2. Tort and quasi-tort liability
 - 1.1.2.1. Personal liability
 - 1.1.2.2. Third person liability
 - 1.1.2.3. Parent liability
 - 1.1.2.4. Craftsman liability
 - 1.1.2.5. Principals liability
 - 1.1.2.6. Liability for things
 - 1.1.2.7. Liability for animals
 - 1.1.2.8. Liability for buildings
 - 1.2. Link between the different types of liabilities

1.3. Types of damage covered under civil liability

1.4. The claim

1.5. Insurance related to private life

2. The responsibilities of the professional:

2.1. The sales contract: Obligations of the seller

2.2. Liability for defective products

2.3. The contract of deposit: General regime

2.4. The leasing contract

2.5. The liability of the agent

2.6. The responsibility of the Carrier

2.7. The contract of enterprise

2.8. Builder

3. Damage covered by civil liability insurance

3.1. Indemnifiable damage

3.2. Triggering of cover

4. The Corporate Liability insurance contract

5. Risks and insurers' responses

6. Summary of Corporate Liability